

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon
KML LAW GROUP, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
MidFirst Bank

In Re:
Brian J. Zumwalde
Lisa M. Zumwalde a/k/a Lisa Rachuba



Order Filed on November 1, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No: 17-28277 JNP

Chapter: 13

Hearing Date: 11/01/2022

Judge: Jerrold N. Poslusny Jr.

ORDER VACATING STAY

The relief set forth on the following page is hereby ordered **ORDERED**.

DATED: November 1, 2022

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Upon the motion of MidFirst Bank, under
Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as
hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume
and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to
pursue the movant's rights in the following:

☒ Real Property More Fully Described as:

Land and premises commonly known as 300 4th Avenue, Glendora NJ 08029

☐ Personal Property More Fully Describes as:

It is further ORDERED that the movant, its successors or assignees, may proceed with its
rights and remedies under the terms of the subject Mortgage and pursue its State Court remedies
including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially
pursuing other loss mitigation alternatives, including, but not limited to, a loan modification,
short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the Property at Sheriff's
Sale (or purchaser's assignee) may take any legal action for enforcement of its right to
possession of the Property.

It is further ORDERED that the movant may join the debtor and any trustee appointed in
this case as defendants in its action(s) irrespective of any conversion to any other chapter of the
Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who
entered an appearance on the motion.

rev. 7/12/16

In re:
Brian J. Zumwalde
Lisa M. Zumwalde
Debtors

Case No. 17-28277-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 01, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Brian J. Zumwalde, Lisa M. Zumwalde, 300 4th Avenue, Glendora, NJ 08029-1449

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2022 at the address(es) listed below:

Name	Email Address
Ashley Pascuzzi	on behalf of Creditor MidFirst Bank apascuzzi@grosspolowy.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill T. Bryan	on behalf of Joint Debtor Lisa M. Zumwalde jtb.assistant1@verizon.net
Jill T. Bryan	

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Nov 01, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Brian J. Zumwalde jtb.assistant1@verizon.net

Melissa N. Licker

on behalf of Creditor JPMORGAN CHASE BANK mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9